

In re:
Deon A. Paylor
Debtor

Case No. 22-10683-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Oct 16, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2023:

Recip ID	Recipient Name and Address
db	+ Deon A. Paylor, 7661 Brentwood Road, Philadelphia, PA 19151-2022

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 17 2023 06:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2023 06:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	^ MEBN	Oct 17 2023 01:45:40	PENNSYLVANIA HOUSING FINANCE AGENCY, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Oct 16, 2023

Form ID: pdf900

Total Noticed: 4

Name **Email Address**

BRIAN CRAIG NICHOLAS

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmllawgroup.com
bkgroup@kmllawgroup.com

JOHN L. MCCLAIN

on behalf of Debtor Deon A. Paylor aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net

KENNETH E. WEST

ecfemails@ph13trustee.com philaeacf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaeacf@gmail.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MARK A. CRONIN

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Deon A. Paylor <u>Debtor(s)</u> PENNSYLVANIA HOUSING FINANCE AGENCY <u>Movant</u> vs. Deon A. Paylor <u>Debtor(s)</u> Kenneth E. West <u>Trustee</u>	CHAPTER 13 NO. 22-10683 AMC 11 U.S.C. Section 362
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STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of September 8, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$7,038.90**. Post-petition funds received after September 8, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments: April 2023 through September 2023 in the amount of \$1,000.15/month	
Fees & Costs Relating to Motion: \$1,038.00	
Total Post-Petition Arrears	\$7,038.90

2. Debtor shall cure said arrearages in the following manner:

- a). Within fourteen (14) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$7,038.90**.
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$7,038.90** along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due October 2023 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,000.15 (or

as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each

month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 8, 2023

/s/ Mark A. Cronin, Esq.
Mark A. Cronin, Esquire
Attorney for Movant

Date: 9/29/23

/s/Mitchell J. Prince, Esq.

John L. McClain Esq. /Mitchell J. Prince, Esq.
Attorney for Debtor(s)

Date: 10/2/2023

/s/ Jack Miller, Esquire for The Chapter 13 Trustee

Kenneth E. West, Esq.
Chapter 13 Trustee

*no objection to its terms, without
prejudice to any of our rights and
remedies*

Approved by the Court this 16th day of October, 2023. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Ashely M. Chan.